

**Information to identify the case:**

Debtor 1	<u>Chesley J. Terrill Jr.</u>	Social Security number or ITIN	<b>xxx-xx-8693</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-10617-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Chesley J. Terrill Jr.

11/13/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Chesley J. Terrill, Jr.  
 Debtor

Case No. 19-10617-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db  
 15072420 +Chesley J. Terrill, Jr., 22239 Highway 18, Conneautville, PA 16406-5649  
 15072421 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203  
 15081060 +Anesthesia Consultants of Meadville, 1034 Grove Street, Meadville, PA 16335-2945  
 15072422 +Anesthesia Consultants Inc, PO Box 74751, Cleveland, OH 44194-0834  
 15072422 +Ashtabula County Medical Center, 2420 Lake Avenue, Ashtabula, OH 44004-4970  
 15072424 +Citifinancial, PO Box 6217, Sioux Falls, SD 57117-6217  
 15072425 +Citimortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243  
 15072426 +Clinical Medical Services Company LLC, PO Box 92237, Cleveland, OH 44193-0003  
 15072429 +Conneaut Valley Health Center, PO Box 6100, Hermitage, PA 16148-1000  
 15081061 +Emergency Prof. Services, Inc., PO Box 740021, Cincinnati, OH 45274-0021  
 15072433 +Goodyear Tire / Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 15072435 +Health Care Solutions, PO Box 105760, Atlanta, GA 30348-5760  
 15081063 +JP Recovery Services Inc, PO Box 16749, Rocky River, OH 44116-0749  
 15072438 +PA Liberty St Emergency Physicians LLC, 751 Liberty Street, Meadville, PA 16335-2559  
 15085324 +Pathology Consultants LLC, PO Box 74578, Cleveland OH 44194-0002  
 15072440 +Sears / Cbna, PO Box 6217, Sioux Falls, SD 57117-6217  
 15072441 +Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007  
 15072442 #+Stairways Behavioral Health, 847 North Main Street, Meadville, PA 16335-2658  
 15072444 +The Ashtabula Clinic, 2422 Lake Avenue, Ashtabula, OH 44004-4982  
 15081065 +USA Radiology of Pennsylvania, PO Box 790126, Dept. 5627, Saint Louis, MO 63179-0126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2019 04:32:44 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Nov 14 2019 08:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15085323 +E-mail/Text: amccoyams@yahoo.com Nov 14 2019 04:33:34 Affiliated Management Services Inc,  
 PO Box 2119, Mission KS 66201-1119  
 15072423 +EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One Bank Usa NA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 15072427 +EDI: WFNNB.COM Nov 14 2019 08:43:00 Comenity Bank / Wayfair, PO Box 182789,  
 Columbus, OH 43218-2789  
 15072428 +EDI: WFNNB.COM Nov 14 2019 08:43:00 Comenity Capital Bank / Overstock, PO Box 182120,  
 Columbus, OH 43218-2120  
 15072430 +E-mail/Text: rkiser@co.crawford.pa.us Nov 14 2019 04:33:35 Crawford County Tax Claim Bureau,  
 903 Diamond Park, Meadville, PA 16335-2694  
 15072431 EDI: DISCOVER.COM Nov 14 2019 08:43:00 Discover Financial Services LLC, PO Box 15316,  
 Wilmington, DE 19850  
 15072432 E-mail/Text: eblymiller@fidelitycollections.com Nov 14 2019 04:31:38  
 Fidelity Properties Inc, 885 South Sawburg Avenue, Alliance, OH 44601  
 15081062 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 14 2019 04:33:26 First Energy,  
 5001 Nasa Boulevard, Fairmont, WV 26554-8248  
 15072434 +E-mail/Text: bankruptcy@avadynhealth.com Nov 14 2019 04:31:51 H & R Accounts Inc,  
 7017 John Deere Parkway, Moline, IL 61265-8072  
 15072436 +E-mail/Text: mwetherbee@mmchs.org Nov 14 2019 04:33:53 Meadville Medical Center,  
 1034 Grove Street, Meadville, PA 16335-2945  
 15081064 +E-mail/Text: Bankruptcy@natfuel.com Nov 14 2019 04:33:16 National Fuel, 1100 State Street,  
 Erie, PA 16501-1912  
 15072437 +E-mail/Text: blegal@phfa.org Nov 14 2019 04:33:20 Pa Housing Finance Agency,  
 2101 North Front Street, Harrisburg, PA 17110-1086  
 15072439 +EDI: RMSC.COM Nov 14 2019 08:43:00 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 15072443 +EDI: RMSC.COM Nov 14 2019 08:43:00 Synch / Walmart, PO Box 965024,  
 Orlando, FL 32896-5024  
 15073013 +EDI: RMSC.COM Nov 14 2019 08:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15072445 +EDI: CITICORP.COM Nov 14 2019 08:43:00 The Home Depot / Cbna, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 15072446 +E-mail/Text: bankruptcydepartment@tsico.com Nov 14 2019 04:34:12  
 Transworld Systems Inc / 51, PO Box 15273, Wilmington, DE 19850-5273  
 15072447 +EDI: BLUESTEM Nov 14 2019 08:43:00 Webbank / Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Towd Point Mortgage Trust 2019-3, U.S. Bank Nation

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 40

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Chesley J. Terrill, Jr. dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2019-3, U.S. Bank National  
Association, as Indenture Trustee bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4